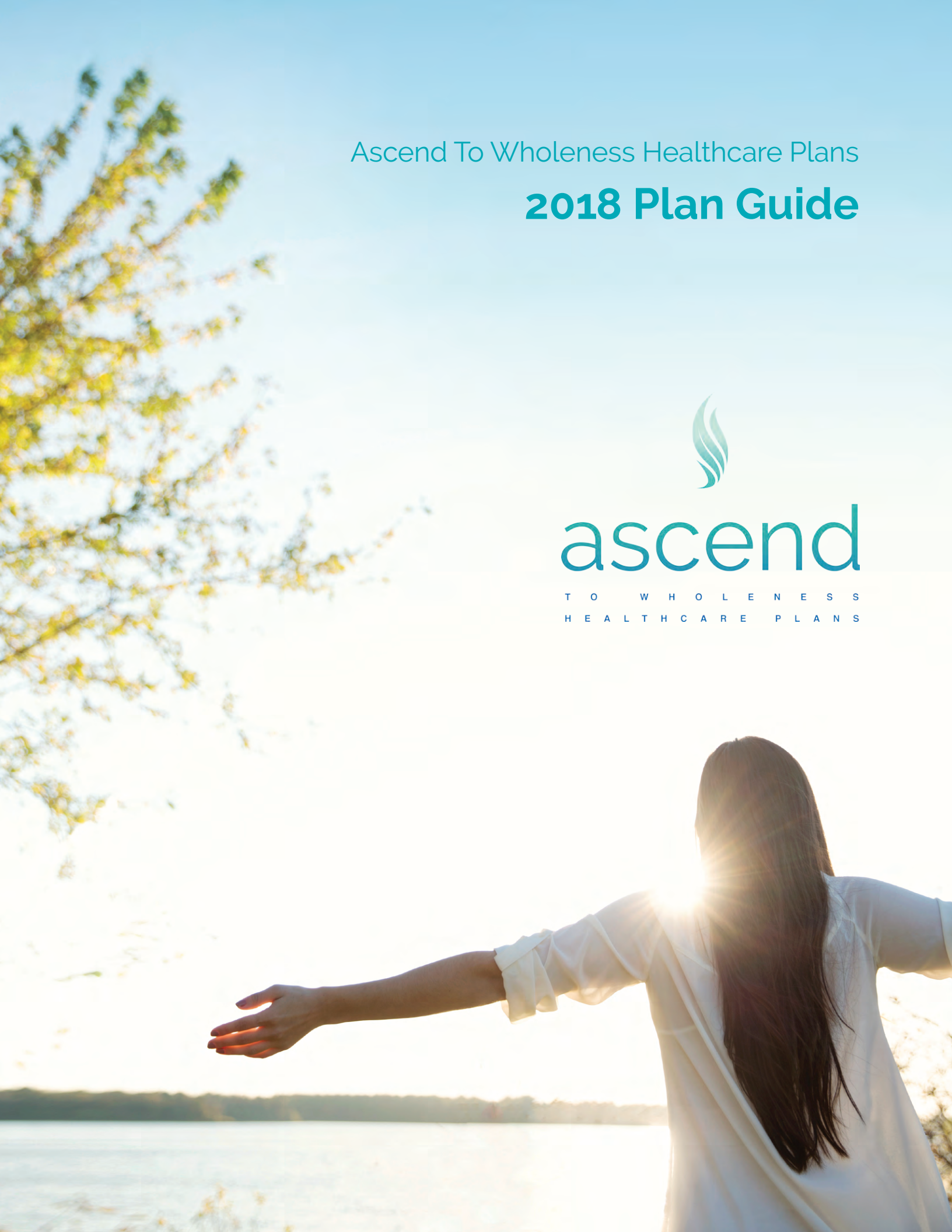
Ascend To Wholeness Healthcare Plans

2018 Plan Guide



ascend

TO WHOLENESS HEALTHCARE PLANS

What's changing, and what does this mean for me?

Seventh-day Adventist Church employers based in the United States, asked Adventist Risk Management, Inc., as the healthcare plan administrator, to redesign the health plans. Because this is a self-funded plan, and each employer pays the actual cost of healthcare for their employees, employers wanted to achieve two primary objectives; to invest in employees' health and well-being, and to respond to the rising cost of healthcare in a way that will preserve this valuable benefit for employees in the future.

After two years of careful study, review, and approval, the solutions are effective January 1, 2018. The comprehensive redesign:

- Empowers you to manage your whole person health—mind, body and spirit—in keeping with our church's health message.
- Offers you exciting new benefits that invest in your long-term health and wellness.
- Provides you with a variety of tools and resources for you to get—or stay healthy—and enjoy your life to the fullest.
- Is modeled after industry best practices that have proven to drive satisfaction for members of other national health plans.
- Has the potential to save money for both you and your employer.

We encourage you and your family to take an active role in your wellbeing. Health plan options offer preventive care, a robust wellness program, and one-on-one coaching to reduce the risk of serious illness. As a healthier team, we all benefit from overall lower health costs and increased energy at work and at home. We are best able to fulfill our mission when we start with ourselves.

This guide is only a summary and briefly describes some of the benefits and member responsibilities of the Access and Accelerate plans. This guide does not provide coverage of any kind, nor does it modify the terms of the plans. Please refer to the Plan document at AscendToWholeness.org for a complete description of your benefits.

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NEW SERVICES

Care coordination and health coaching

Adventist Health is a new health plan service provider

The healthcare plan has partnered with Adventist Health to provide these new benefits and services. Adventist Health is uniquely positioned to support you and your family because the system:

- Understands our distinctive Seventh-day Adventist heritage and values.
- Very successfully redesigned its health plan in 2013 for more than 32,000 members.
- Recently won multiple national workplace wellness awards.
- Has a fully-integrated wellness and care coordination team with expertise to serve you exclusively!

The team includes the following professionals who are dedicated to Ascend to Wholeness members:

- Medical Director
- Pharmacist/Pharmacy Tech
- Registered Nurses
- Registered Dietitian
- Health Coaches
- Behavioral health resources

Thanks to this team, as a health plan member, you can access the following services:

- Medication reconciliation
- Nutrition counseling
- Health coaching
- Assistance with care transitions
- Referrals to resources/specialists with prior certification
- Prior certification including out-of-network services

Refer to the Health Plan Service Provider information on page 11 of this guide for the best ways to contact an Adventist Health wellness or care coordination team member.

Choose the plan that is right for you!

ACTION REQUIRED

Effective January 1, 2018, you have two health plan choices with exciting new features and enhanced customer service. These plans give you full access to our whole-person health and wellness program to help you avoid preventable conditions, and manage any pre-existing medical conditions.

accelerate

The Accelerate Plan offers the best benefits at the best value in exchange for your engagement and accountability for your health and wellness. This plan encourages active participation in health coaching and care coordination and also incorporates popular lifestyle programs such as CHIP, Full Plate Living and Weight Watchers. **For the 2018 plan year, there are no activity points required for the Accelerate Plan.** (In the future, you and your covered spouse must earn enough points during the current year to qualify the following year for the Accelerate Plan.)

access

The Access Plan provides market-competitive, quality benefits. The Access Plan does not require your participation in the activity-based lifestyle and wellness program and has a higher out-of-pocket maximum limit.

Eligibility

If you work full-time or part-time for an employer participating in the Ascend to Wholeness Healthcare Plans, you (and your spouse and dependents under the age of 26) may be eligible for health plan benefits. Please speak to your employer to learn if you and your dependents qualify for coverage.

Enrollment

Every fall during open enrollment, you can explore the options available for you and your family, including making changes without a qualifying life event.

New qualifying employees must enroll within the first 30 days following their date of hire or wait until the next open enrollment period, unless a qualifying life event occurs.

Making health plan changes

You may make changes during the plan year only if you experience a life-changing event. Examples include marriage, divorce, birth or adoption of a child, or a spouse who loses or gains health coverage. For details, see the plan documents posted to AscendToWholeness.org in January 2018.

Medical pre-certification required for out-of-network care

Our preferred provider network (Aetna Signature Administrators PPO) is not changing, but it's important to note that in 2018 all non-emergency, out-of-network care requires pre-certification. If specialized care is unavailable in-network, Adventist Health member services will help you complete an out-of-network service request: 888-276-4732.

NOTE: It is your responsibility to confirm the facilities and providers you see are in-network. If you go out of network without prior certification from the Plan, charges will not be covered. To search for an in-network provider, visit AscendToWholeness.org/providers.

What is Ascend to Wholeness?

Ascend to Wholeness Healthcare Plans focus on whole-person health and invest in you through valuable new services. Ascend to Wholeness is two health plans; Accelerate and Access. Both plans provide integrated wellness and care coordination benefits; however, the Accelerate Plan requires your participation. Ascend to Wholeness provides biometrics screenings, wellness assessments, free personalized health coaching, a wellness portal and many educational opportunities. Subscribe for updates and 2018 health plan options at AscendToWholeness.org.

"Dear Friend, I pray that you may enjoy good health and that all may go well with you."

3 John 1:2 NIV

Accelerate Plan: eligibility requirements

Requirements for the Accelerate Plan help to identify and reduce health risks so you can feel your best. Biometrics screenings, wellness assessments and health coaching are free and confidential. As an Accelerate Plan member, you or your spouse, if applicable, must each earn 200 points between Jan. 1, 2018 and Aug. 31, 2018 to qualify for the 2019 plan.

Biometrics screening

Your employer offers biometrics screening to all Accelerate Plan members. Screenings include total cholesterol, HDL cholesterol, glucose, blood pressure, height, weight, and BMI (Body Mass Index) calculation, plus optional screenings for body composition/percentage body fat, LDL and triglycerides (requires fasting).

There are different ways to complete your biometrics screenings: on-site, at a doctor's office or lab, and in extreme situations, by a home kit with pre-approval. On-site is the most popular and takes approximately 20 minutes. For your convenience, you can schedule your appointment online.

A simple finger stick produces enough blood to test. At the end of an on-site screening, a health coach will review your results with you. If you are concerned about abnormal biometric results, you also may consult with an Adventist Health coach.

Wellness assessment

The secure online wellness assessment helps identify risk for diabetes, heart disease, hypertension and other conditions often preventable with lifestyle changes. This personal health questionnaire helps you learn what you're doing right, tracks your progress and enables you to set health goals. The assessment is easy to complete in approximately 15 minutes. You will receive an actionable wellness plan based on your responses.

Care management and health coaching

Confidential health coaching and care management are available to all Accelerate and Access plan members. If you are at risk for serious or potentially serious health issues, the Accelerate Plan requires you to participate in confidential care management. This free, phone-based program provides education and support through one-on-one health coaching. You will learn how to reduce risk, identify resources, overcome barriers and set goals to make lifestyle changes to improve your health. If you or your family are enrolled in the Accelerate Plan, and are contacted by care management and choose not to participate, you and your family will be moved to the Access Plan for 2019. You also may be contacted with an offer of confidential health coaching and care management services, available to all Accelerate and Access plan members.

Many ways to earn Ascend to Wholeness points

We encourage you to choose activities that you enjoy and meet your physical needs. As always, seek advice from your physician. Reasonable alternatives and accommodations are available.

If you are hired after January 1 (or have a life changing event and have the opportunity to move to the Accelerate Plan) there is a prorated points system.

Date Employee Joins the Plan	Biometrics Screening/ Wellness Assessment Points	Activities Points	TOTAL POINTS REQUIRED
Jan 1 - Mar 31, 2018	120	80	**200**
Apr 1 - Jun 30, 2018	120	40	**160**
Jul 1 - Dec 31, 2018	0	0	**0**

Qualifying individuals who sign up for the 2018 Accelerate Plan during open enrollment in 2017 would be eligible and "on the plan" January 1, 2018. An employee hired April 2 and eligible for coverage is only required to earn a total of 160 points. A employee hired in July or later will not be required to earn any points for that year.

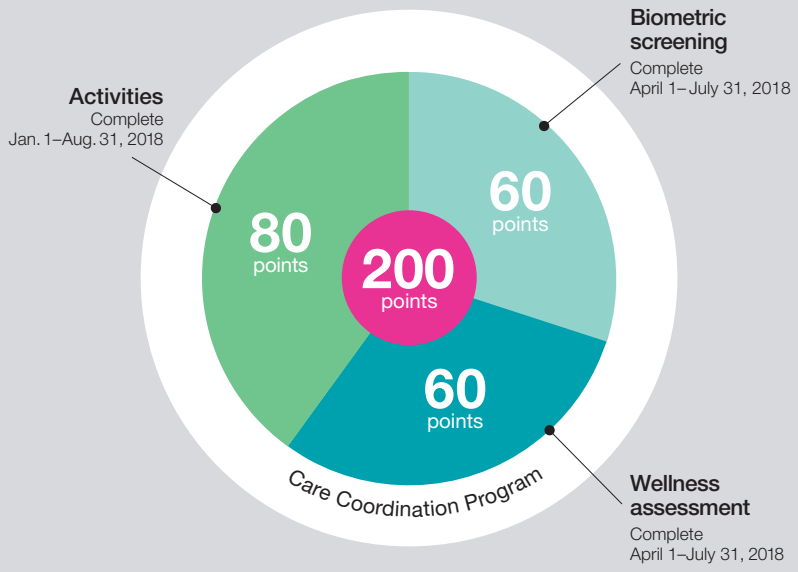
We take your privacy and confidentiality seriously

As your health plan administrator, Adventist Risk Management and its partners adhere to all HIPAA privacy regulations. No personally identifiable health information will be shared with your employer, including the Human Resources department, managers, supervisors or other non-health plan employees. Your employer receives only aggregated statistics, stripped of identifying information.

NEW!

Medical out-of-pocket maximum will include your deductible, coinsurance and copays

In 2018 the medical out-of-pocket (OOP) maximum includes your deductible, coinsurance and copays. Both plans will accrue your co-pays, coinsurance, and deductible toward your OOP maximum, and you will reach your OOP quicker.



Applications and devices automatically log your points

The following mobile applications and devices* sync with the Ascend to Wholeness member portal and are an easy way to log your activity points:

- Fitbit
- Moves App
- Under Armour
- Runkeeper
- Strava
- MisFit
- iHealth
- FatSecret
- Garmin Connect

Each of these applications may have several devices associated with it. For example: Fitbit includes a range of wearable devices.

Points are EASY to get!

There are no participation requirements to enroll in the Accelerate Plan for 2018. However, to be eligible for the Accelerate Plan in 2019 and enjoy the best benefits the plan offers, you must earn 200 points during 2018. Start by:

- Participating in the free biometrics screening offered by your employer and receive 60 points for completing the screening, and
- Taking a wellness assessment online and receive 60 points for completing it. In approximately 15-minutes, this personal health questionnaire assesses your health status and provides you a customized, actionable wellness plan!

Mark your calendar: these two key activities will earn you 120 points and must be completed by July 31, 2018.

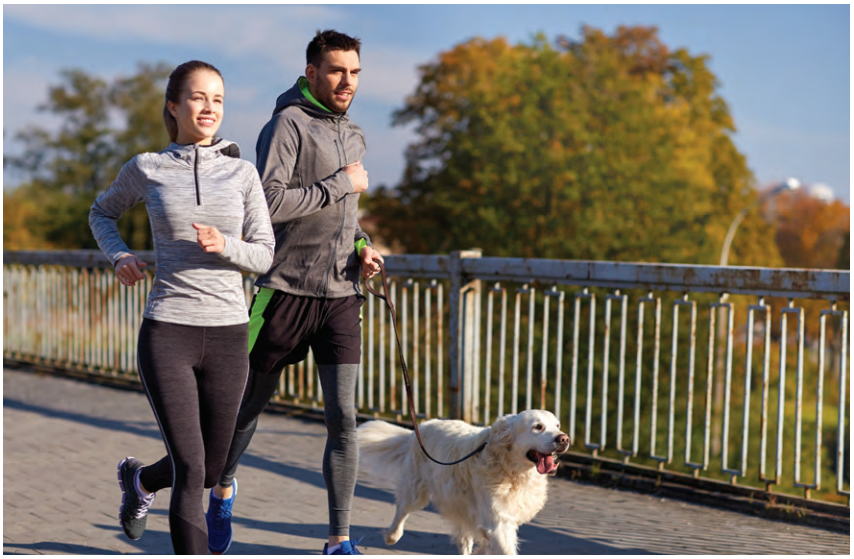
You can easily accrue the remaining 80 activity points with:

- Preventive care such as dental cleaning, an annual physical exam, or vaccinations,
- Healthy lifestyle habits including tracking your steps, exercise, water intake or food and weight logs,
- Wellness webinars which span an array of important and informative health topics.

Choose activities you enjoy which meet your specific needs. There are options for everyone!

Visit AscendToWholeness.org to learn simple and fun ways to earn your points.

* You may notice that Apple is not on the list. Due to its proprietary approach and security settings, Apple does not have a relationship with the member portal at this time. We do not endorse specific devices or promote their use. This list is subject to change. Neither the Ascend to Wholeness Healthcare Plans; Adventist Risk Management, Inc.; nor any of its associated partners or employers assumes responsibility for the functionality of a device or troubleshooting connections between these applications and the member portal.



For Accelerate Plan members looking to participate in a health and wellness program, three options are available:

Full Plate Living is an affordable eight-week online nutrition and weight management program available to Accelerate Plan members with a physician's referral. The Plan reimburses 100 percent of the fee upon completion.

Weight Watchers is available at local meeting sites to Accelerate Plan members with a physician's referral for a lifetime maximum of 12 months. Physician's prescription is required with the submission of the first month's claim. Member will pay monthly program costs to Weight Watchers. Then the health plan will reimburse 100 percent of program fees upon completion of 80 percent of the sessions with proof of attendance attached to each claim submitted monthly. (This benefit excludes online and Weight Watchers for diabetes.)

Complete Health Improvement Program (CHIP), is a lifestyle enrichment program designed to reduce disease risk factors through the adoption of better health habits and appropriate lifestyle modifications. CHIP takes participants through an intensive educational program with 18 sessions spanning three months.

This program is available to Accelerate Plan members with a physician's referral and may be completed online. The Plan reimburses 100 percent of the fee upon completion of 80 percent of the sessions with proof of attendance attached to the medical claim form. The program is run as an all-inclusive package and is billed to the Plan and to enrollees as such.

Questions and answers

Why do I have to earn points in Ascend to Wellness if I am already healthy?

The goal of Ascend to Wholeness is that you are responsible for your health and wellness on a continual basis—well beyond open enrollment or an annual physical exam. Good health habits require daily choices and the points program rewards you for on-going stewardship of your choices and activities.

What if I am physically unable to participate in activities?

Consult with your physician on whether a given physical activity is appropriate for you. You can earn points through classes/webinars, vaccinations, workshops and volunteering. If you need accommodations for points, contact your employer.

What does self-funded mean and why is that important to me?

The Ascend to Wholeness Healthcare Plans are self-funded meaning your employer pays the actual cost of your healthcare expenses. Stewardship is a key element of the health plan redesign: controlling costs for coverage while continuing to provide valuable health care benefits required a bold, new approach.

The redesign gives you choices, as well as invests in your long-term health and also can save money for you and your employer. National studies show that health plans similar to the Accelerate Plan curtail the escalating costs of health coverage for the plan member and employer, while increasing member satisfaction.

Will there still be a vision and dental benefit?

Absolutely! The dental and vision benefits remain unchanged.

How will my points be tracked?

Sixty points are automatically uploaded to your Ascend to Wholeness account after your biometrics screening and 60 points when you complete your online wellness assessment. You log the remaining 80 points on the Ascend to Wholeness portal for exercise, nutrition, exams/vaccinations, classes, etc. Tracking your points is easy when you sync select wearable devices such as Fitbit and Garmin. Get more info at AscendToWholeness.org.

Can my spouse be on a different plan? May I choose the Accelerate Plan and my spouse the Access Plan?

No, all family members must be on the same plan, unless you and your spouse are both employees enrolled individually under your own coverage.

Do my children need to meet the wellness requirements for the Accelerate Plan?

No, only you and your covered spouse are required to complete the Accelerate Plan requirements. However, many of the activities are enjoyable for the entire family and establish healthy habits for your children.

Can I go to any hospital or doctor I want?

Our health plans only cover providers in our preferred provider organization network, Aetna Signature Administrators PPO. Exceptions are emergency/urgent care and unavailable care. If specialized care is unavailable at an in-network facility, Adventist Health member services will help you complete an out-of-network service request which, upon approval, allows payment at an out-of-network facility.

NOTE: It is your responsibility to confirm the facilities and providers you see are in-network. If you go out of network without prior certification from the Plan, charges will not be covered. Find a PPO provider at: AscendToWholeness.org/providers.

Additional benefits

Pharmacy

Both health plans include pharmacy coverage, administered by Express Scripts, our pharmacy benefit manager. The Plans pay 100 percent of certain medications as preventive care. The Plan covers the majority of the cost for prescription drugs, while you are required to pay a smaller portion. Please refer to the Schedule of Benefits Section online at AscendToWholeness.org that details the amount the Plan pays and the amount you pay. As an alternative to a flat-dollar co-payment, your employer may utilize a co-payment percentage for prescription drugs.

The pharmacy OOP (out-of-pocket maximum) for a family is $3,100 for the Access Plan and $2,500 for the Accelerate Plan.

The pharmacy OOP for an individual is $1,550 for the Access Plan and $750 for the Accelerate Plan.

Dental Plan promotes preventive care

The Dental Plan encourages visiting the dentist regularly for preventive care, which is covered at 100 percent under the Dental Plan.

Aetna Dental is the preferred provider organization (PPO) for all dental benefit services. By utilizing providers participating in the dental PPO network, dental costs will be lower to both the Plan and to you.

For restorative care and orthodontia, please see the Dental Plan at AscendToWholeness.org.

Vision Care Plan

The Vision Plan pays 80 percent of the cost of exams, lenses, frames and contact lenses up to a maximum of $450 for the Accelerate Plan and $225 for the Access Plan. Your portion does not apply to Plan Year deductible, nor to the Plan Year coinsurance. For more information about your vision care, please see the Vision Plan at AscendToWholeness.org.

Other Benefits

No PPO network required for:

- Chiropractic
- Acupuncture *(not in the Access Plan)*
- Massage *(not in the Access Plan)*
- Hearing Aids
- Refractive Eye Surgery

Services will be covered according to your plan policy.

Additional products that may be available through your employer include:

- International Medical Insurance
- Flexible Spending Account
- Long-term care
- Short-term medical and
- Individual Health Insurance

Flexible Spending Accounts

A Flexible Spending Account can save you money. The account lets you pay for qualified medical or dependent care expenses with money that has not been taxed—leaving more in your pocket. To participate, you must sign up annually and set aside a portion of your pre-taxed salary to cover anticipated expenses. It is important to estimate your expenses accurately as money not used will be lost. For more information, contact your employer or visit AscendToWholeness.org.

Health plan service providers

CARE COORDINATION AND HEALTH COACHING

Adventist Health is a new partner for health plan members. Adventist Health provides personalized health coaching and care coordination to help you navigate the complexity of getting healthy and staying healthy. Adventist Health member services will help you with prior certifications and out-of-network requests.

Member Services: 888-276-4732
P.O. Box 92010
Portland, OR 97292

PHARMACY SERVICES

Express Scripts is your prescription benefit plan provider. Through Express Scripts you can order your prescriptions online, find a local pharmacy, see the status of your order, search medication information and more.

Member Login: AscendToWholeness.org/prescriptions
Member Services: 800-841-5396

CLAIMS PROCESSING

HealthSCOPE provides claims processing for all member health services, including medical, dental, and vision. In the HealthSCOPE member services portal, you can:

- Check your claims status
- Review your benefits
- Order an ID card
- Get free health information

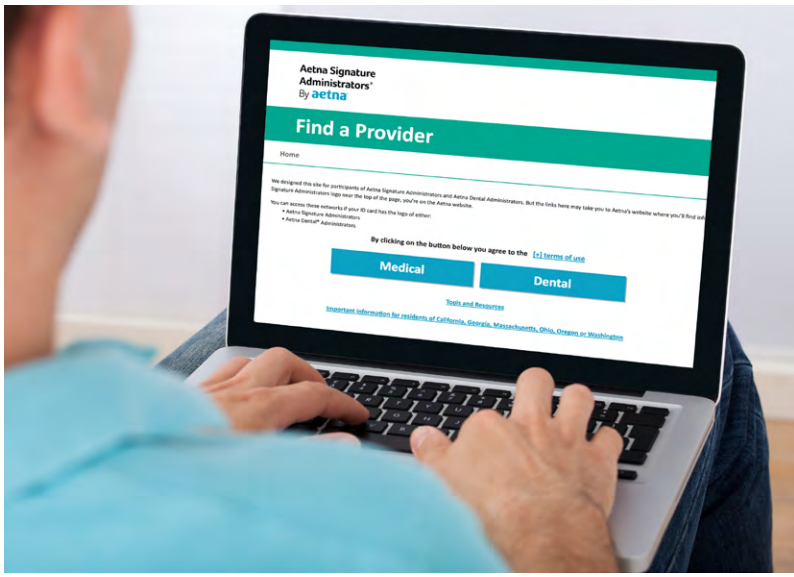
Member Login:
HealthSCOPE: AscendToWholeness.org/member-login
Member Services: 888-276-4732

PREFERRED PROVIDER NETWORK — MEDICAL AND DENTAL

Aetna Signature Administrators® PPO By aetna

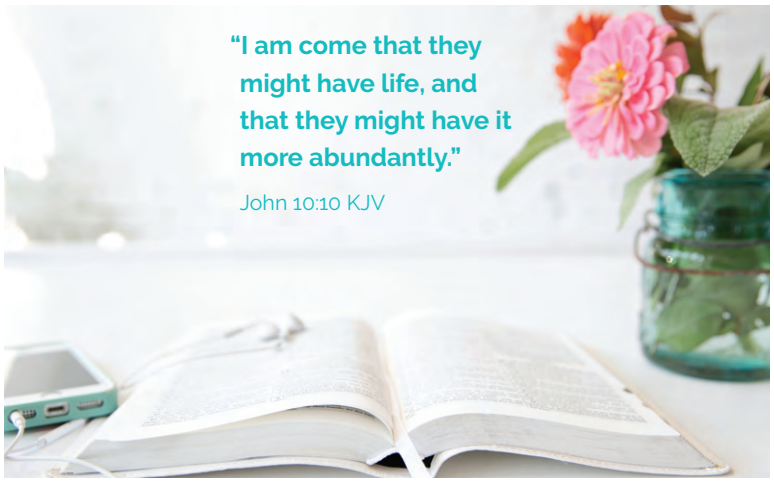
The AETNA Signature Administrators® Preferred Provider Organization network allows you to access the care you need whether at home or when traveling. When you receive services from a provider participating in the Aetna Signature Administrators® Preferred Provider network, your services will be processed as in-network and apply to your in-network deductible and out-of-pocket maximum responsibility. You are responsible for copays at the time of service. Typically, you will pay your deductible and/or coinsurance portion after the plan has paid its portion.

Find a Provider at: AscendToWholeness.org/providers



Are you seeing terms that are not familiar to you? Check out our new glossary at

AscendToWholeness.org



Administered by Adventist Risk Management, Inc.

12501 Old Columbia Pike
Silver Spring, MD 20904

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